

**Life's complicated.
Get financial advice
that's simple.**

**Financial
Planning Week
4 – 9 October**



Thank you for joining us.
We will commence shortly

FINANCIAL PLANNING WEEK
TELSTRASUPER FINANCIAL PLANNING

TODAY'S TOPIC

ASK A TELSTRASUPER ADVISER ABOUT WHAT TO DO BEFORE RETIREMENT



Meet the speakers



Peter Peacock
Financial Adviser

Telstra Super Financial
Planning Pty Ltd
AFSL 218705



Nathan McCabe
Financial Adviser

Telstra Super Financial
Planning Pty Ltd
AFSL 218705



Anthea Kos
Member Education
Consultant

TelstraSuper Pty Ltd
AFSL 236709

IMPORTANT NOTICE

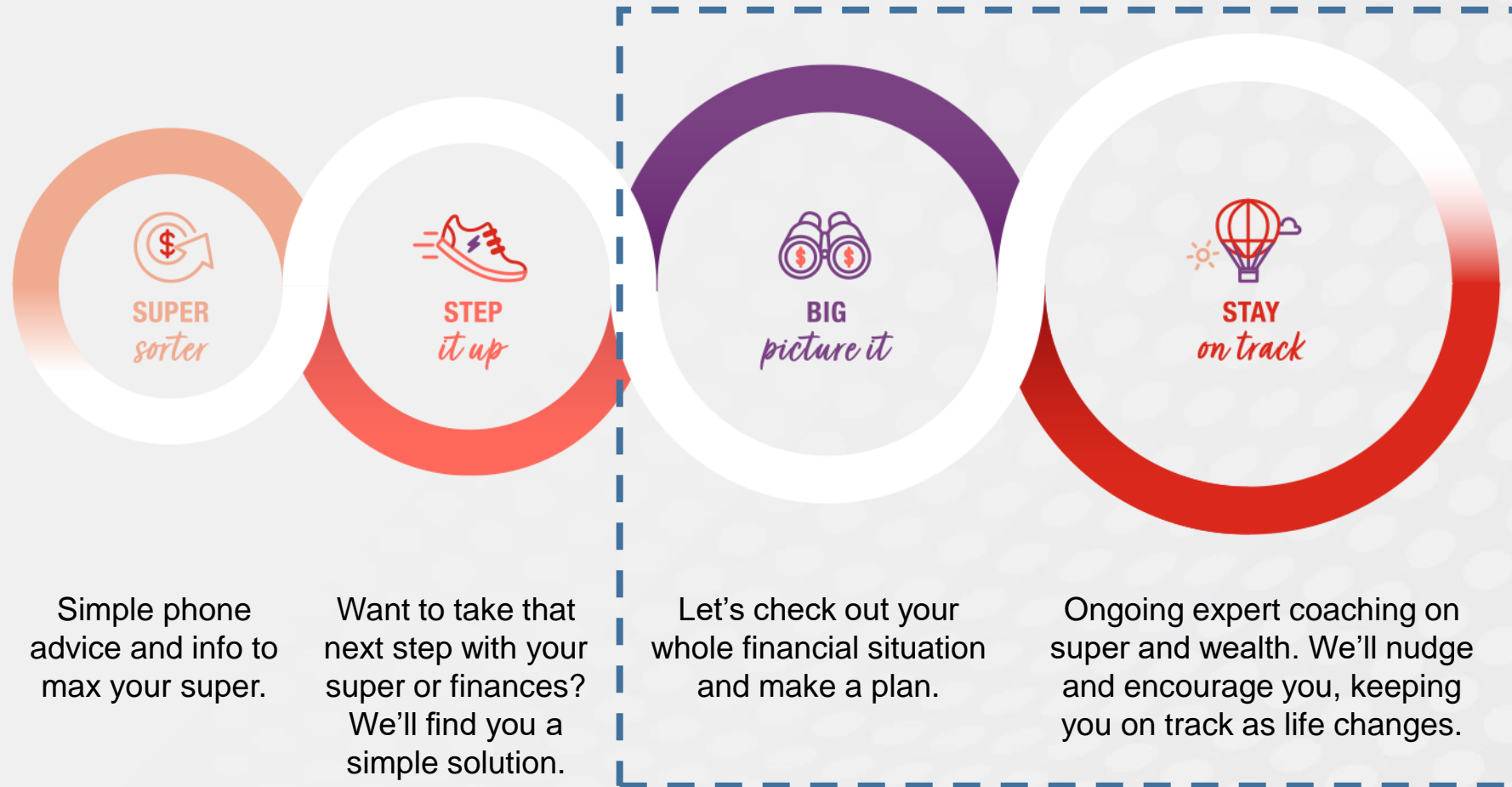
This presentation contains factual information and general advice only. It has been prepared without taking into account your objectives, financial situation and needs. Before you act on any information or make any financial decision, you should consider whether it is appropriate having regard to your personal circumstances.

If you are considering acquiring a financial product you should obtain the relevant product disclosure statement (PDS) before making any decision. You may wish to consult an Advisor before you make any decisions relating to your financial affairs. To speak with an Advisor from TelstraSuper Financial Planning, call 1300 033 166.

The taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.







Life's complicated. Get financial advice that's simple.

Comprehensive Pre-Retirement solutions sit within our “Big Picture it” advice proposition




Preparing for your Retirement



	About your	Now	To do	Goals: 10 years
Your life				
				
				
Your finances				
				
				

Client Name: _____
 Adviser Name: _____
 Date: _____



- ✓ **Where you are now**
- ✓ **What's important to you in the future**
- ✓ **Identify, quantify & discuss your goals & objectives**
- ✓ **Highlight solutions to meet those...**

Getting ready for Retirement

Structuring your investments inside of Super

Transition to Retirement

Budget, cashflow & tax

Defined Benefit

Building wealth outside of Super

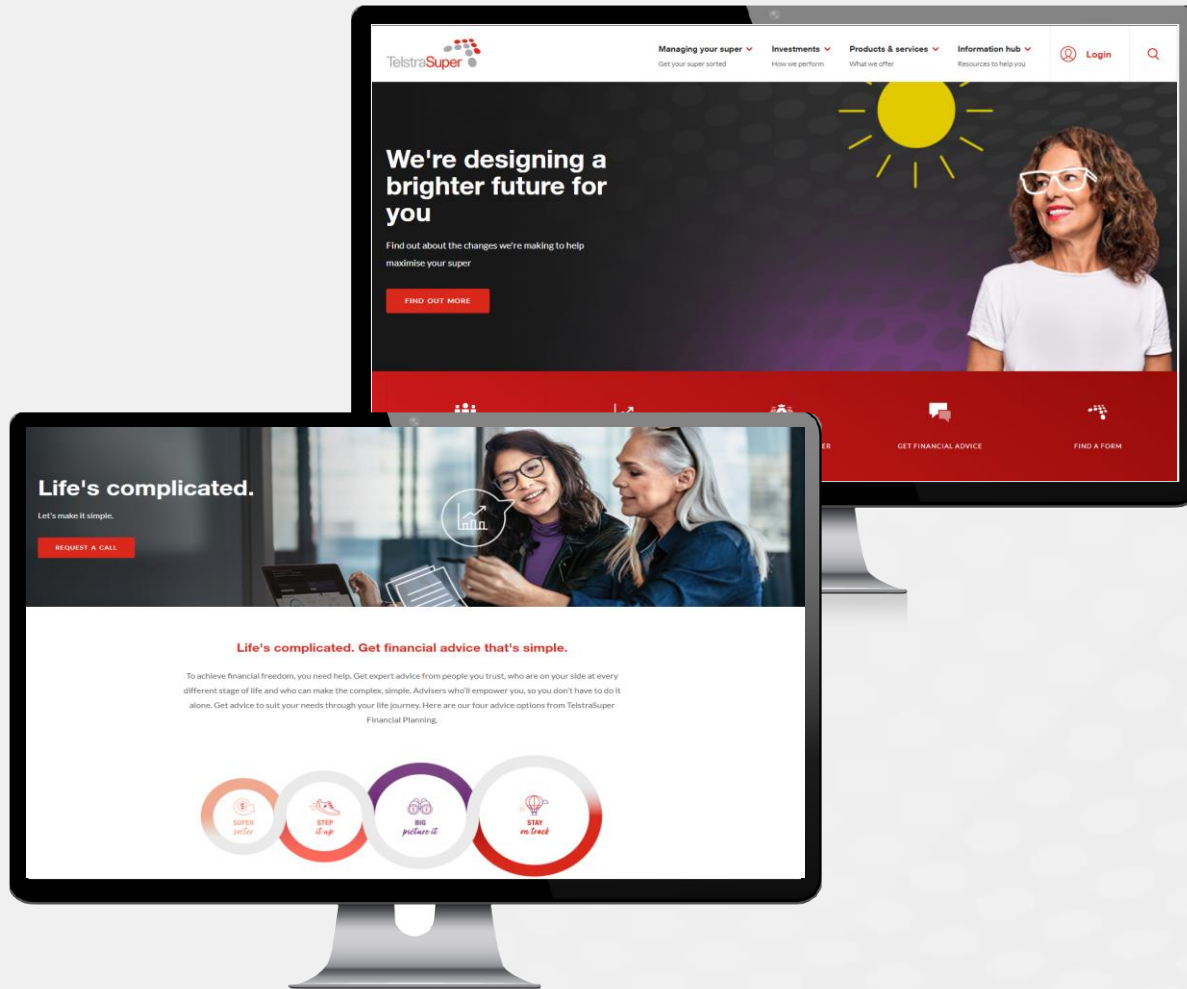
Comprehensive Personal Insurance

Estate Planning

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NEXT STEPS

How do I access advice



1300 033 166

Financial advice is provided by Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705. TSFP is wholly owned by TelstraSuper Pty Ltd (TSPL) in its capacity as trustee for the Telstra Superannuation Scheme (TelstraSuper).

Refer to the TSFP Financial Services Guide (FSG) on our website (www.telstrasuper.com.au), dated 6 September 2021 for important information about the services.

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Can you change to the Retirement Destination page?

Planning for retirement

What are your retirement goals?

You may spend over 30 years in retirement. This makes planning for life after work important. What kind of retirement do you want? The sooner you start planning the more likely you are to reach your goals and we're here to help you every step of the way.

When to retire

There are many factors that go into making the decision to retire and we're here to help you figure it out.

Retirement income options

As you near retirement you have options to continue to receive a regular income from your super.

Transitioning to retirement

A Transition to Retirement Strategy allows you to ease yourself into retirement by moving to part-time work, supplementing your salary via your super and benefiting from tax concessions.

Super and tax

Super can provide several ways to potentially save on your tax bill.

Retirement Income Projector

Welcome!

The Retirement Income Projector is an industry-leading retirement income calculator, which enables you to estimate your projected super balance and how long it may last in retirement.

The Retirement Projector is designed to estimate your total retirement income, including benefits you may receive from the Age Pension and non-super investments. You can also choose to factor in super details for your spouse or partner (if applicable) and see the impact of a career break or move to part-time work on your projected super balance. This enables you to more clearly assess your estimated financial position in retirement and what you may need to do to reach your desired retirement balance.

This Retirement Projector does not know the future

The Retirement Projector **cannot** take into account changes in your personal circumstances, actual future investment returns, inflation or future changes to the Age Pension and tax regulations.

Reasonable long-term assumptions have been made

The Retirement Projector uses default assumptions about future investment returns and inflation which are considered reasonable at the current date based on the after-tax return objectives for each of TelstraSuper's investment options. You can modify these assumptions.

Results are in today's dollars

Showing results in today's dollars allows you to consider your future retirement income in the context of the cost of today's goods and services and your current standard of living.

The today's dollar amounts have been calculated by deflating the projected dollar amounts based on the assumed rate of wage inflation as described on the Assumptions panel.

This Retirement Projector is a guide only

The projections shown in this Retirement Projector are intended as a guide only, based on the information you input, and should not be used in isolation to make financial decisions. This Retirement Projector does not take into account your personal objectives or your own financial situation and it cannot determine your actual final super benefit or income. Before making any decisions about your super or any other financial products you should consider seeking advice from a licensed financial adviser and read the relevant product disclosure statement (PDS). TelstraSuper Financial Planning offers expert advice on superannuation and a broad range of financial topics. Call them on 1300 033 100 between 8.30am and 5.30pm (Melbourne time) Monday to Friday.

Detailed information about the Retirement Projector's assumptions and inputs is available once you start using the Retirement Projector - simply click 'View' in the menu bar and select 'More Information'.

The screenshot shows the TelstraSuper website navigation bar with links for 'Managing your super', 'Investments', 'Products & services', 'Information hub', 'Login', and a search icon. Below the navigation, the breadcrumb trail reads 'Home > Information hub > Events and seminars'. The main heading is 'Our events and seminars'. The text states: 'TelstraSuper has a team of financial education experts, who travel around the country to help our members and their guests learn more about super, the industry and the retirement savings options available to them.' A red horizontal line separates this from the next paragraph: 'As the coronavirus (COVID-19) situation and social distancing continues, our series of face-to-face seminars have been put on hold. We are now running webinars on a range of topics which you can register for below. New webinars will be added so visit this page again in the future for the latest events. If you have any questions about your super please contact us on 1300 033 166.'

**Financial Planning Week:
Financial tools at your fingertips**

Thursday 7th October
10.30am & 2.00pm



The fund you trust
with your super, is now
there for your friends.

**Invite a friend.
We'll do the rest.**

telstrasuper.com.au/refer



**Competitive
fees**



**Profits back
to you**



**Strong long-term
performance**



**Simple advice
on your super**



**When we win,
you win!**



**Responsible
investors**

Thank you.



1300 033 166

8:30am - 5:30pm (Melbourne time) Monday to Friday



talkingsense@telstrasuper.com.au



telstrasuper.com.au



**As a leading profit-to-member fund, TelstraSuper is committed helping our members build a financially secure future.
As a current TelstraSuper member, you are able to refer friends and family members to join TelstraSuper.**

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